

This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.

**STATE OF NORTH DAKOTA
DEPARTMENT OF FINANCIAL INSTITUTIONS
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***BULLETIN
JUNE 30, 2014, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>CHANGE OF CONTROL APPLICATION</u>		
4-21-14	Robert F. Wishek, as co-trustee of the McIntosh County Bank Holding Company, Inc.'s 2012 Voting Trust Agreement to retain 25% or more of the shares of McIntosh County Bank Holding Company, Inc.	Comment period will end no later than 6-13-14. To be acted on by State Banking Board 7-10-14.
5-27-14	Charles A. Bon and Thomas A. Bon to acquire control of The First and Farmers Bank Holding Company, Portland	Comment period ends 6-13-14. To be acted on by State Banking Board 7-10-14.
6-20-14	TS Contrarian Bancshares, Inc., Treynor, IA, to acquire 100% of The Bank of Tioga, Tioga, ND	Comment period ends 7-7-14. To be acted on by State Banking Board 7-10-14.
<u>RELOCATION OF MAIN OFFICE</u>		
4-14-14	State Bank of Bottineau, Bottineau, to relocate its main office from 514 Thompson St, Bottineau, to its current facility location at 105 11 th St E, Bottineau	Comment period ends 7-18-14. To be acted on by State Banking Board.
6-13-14	Choice Financial Group, Grafton, to relocate its main office from 645 Hill Ave, Grafton, to 4501 23 rd Ave S, Fargo	To be acted on by State Banking Board 7-10-14
<u>RELOCATION OF FACILITY</u>		
6-13-14	Choice Financial Group, Grafton, to relocate its facility from 4501 23 rd Ave S, Fargo, to 645 Hill Ave, Grafton	To be acted on by State Banking Board 7-10-14

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JUNE 30, 2014, APPLICATIONS

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>RELOCATION OF FACILITY (Continued)</u>		
4-17-14	First State Bank of North Dakota, Arthur, to relocate its facility from 502 Main St, Lisbon, to 1002 Main St, Lisbon	Comment period will end no later than 6-10-14. To be acted on by State Banking Board 7-10-14.
<u>INTERSTATE BRANCH</u>		
6-16-14	Bell State Bank & Trust, Fargo, to establish an interstate branch at 563 Bielenberg Dr, Woodbury, MN	Comment period ended 6-24-14. To be acted on by Commissioner.
<u>LOAN PRODUCTION OFFICE APPLICATION</u>		
6-23-14	Choice Financial Group, Grafton, to establish a LPO at 324 N 3 rd St, Bismarck	Approved by Commissioner 6-25-14
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u>		
1-24-14	United Savings Credit Union, Fargo, to expand its field of membership from "Individuals who live or work in Cass and Ransom Counties in ND, Clay County, MN, and a portion of Otter Tail County in MN", to "The field of membership in this credit union shall be organizations and persons living within a 75 mile radius of the home office of the credit union, located at 220 N. 10 th Street, Fargo, North Dakota, and members of their immediate families. Membership shall also include all credit union members existing on June 17, 2014."	Approved by the State Credit Union Board 6-17-14
<u>COMMISSIONER NAME WAIVER</u>		
	Veterans Emergency Blood Bank, Orlando, FL	Approved 6-3-14

USURY

The usury rate for unregulated lenders the month of July 2014 is **7.000% (5.563%)**.

PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).